

# CONSOLIDATED PLAN 2015-2020

CITY OF MIDLAND | PLANNING & COMMUNITY DEVELOPMENT



Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

MIDLAND



1

## Contents

Executive Summary .....	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	4
The Process .....	8
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b) .....	8
PR-10 Consultation - 91.100, 91.200(b), 91.215(l) .....	9
PR-15 Citizen Participation.....	17
Needs Assessment.....	23
NA-05 Overview .....	23
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) .....	24
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) .....	30
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) .....	33
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) .....	36
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) .....	37
NA-35 Public Housing – 91.205(b).....	38
NA-40 Homeless Needs Assessment – 91.205(c) .....	42
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d) .....	45
NA-50 Non-Housing Community Development Needs – 91.215 (f) .....	47
Housing Market Analysis .....	49
MA-05 Overview.....	49
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	50
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	52
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) .....	55
MA-25 Public and Assisted Housing – 91.210(b).....	58
MA-30 Homeless Facilities and Services – 91.210(c).....	59
MA-35 Special Needs Facilities and Services – 91.210(d) .....	61
MA-40 Barriers to Affordable Housing – 91.210(e).....	63

MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	64
MA-50 Needs and Market Analysis Discussion .....	69
Strategic Plan .....	70
SP-05 Overview .....	70
SP-10 Geographic Priorities – 91.215 (a)(1) .....	71
SP-25 Priority Needs - 91.215(a)(2) .....	72
SP-50 Public Housing Accessibility and Involvement – 91.215(c) .....	87
SP-55 Barriers to affordable housing – 91.215(h) .....	88
SP-60 Homelessness Strategy – 91.215(d).....	89
SP-65 Lead based paint Hazards – 91.215(i) .....	91
SP-70 Anti-Poverty Strategy – 91.215(j) .....	92
SP-80 Monitoring – 91.230 .....	93
Expected Resources.....	94
AP-15 Expected Resources – 91.220(c)(1,2) .....	94
Annual Goals and Objectives .....	97
Projects .....	99
AP-35 Projects – 91.220(d).....	99
AP-38 Project Summary .....	101
AP-50 Geographic Distribution – 91.220(f) .....	113
Affordable Housing.....	114
AP-55 Affordable Housing – 91.220(g) .....	114
AP-60 Public Housing – 91.220(h) .....	115
AP-65 Homeless and Other Special Needs Activities – 91.220(i) .....	116
AP-75 Barriers to affordable housing – 91.220(j).....	118
AP-85 Other Actions – 91.220(k) .....	119
Program Specific Requirements.....	121

# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The intent of the Consolidated Plan is to create a collaborative process whereby a community establishes a unified plan for community development actions. A consolidated plan for all U.S. Department of Housing and Urban Development (HUD) community planning and development formula grant programs is required in 24 CFR Part 91. The consolidated planning process creates an opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.

The strategic plan is a specific course of action for revitalization. It is the means to analyze the full local context and the linkages to the larger region. It builds on local assets and coordinates a response to the needs of the community. It integrates economic, physical, environmental, community, and human development in a comprehensive and coordinated fashion so that families and communities can work together and thrive. A strategic plan also sets forth program goals, specific objectives, annual goals, and benchmarks for measuring progress. In so doing, it helps local governments and citizens keep track of results and learn what works.

The Consolidated Plan approach is also the means to meet the submission requirements for the Community Development Block Grant (CDBG) formula program, of which the City of Midland is part of. This process replaces prior CPD planning and submission requirements with a single document that satisfies the submission requirements of the CDBG formula program for local jurisdictions.

The statutes for the formula grant programs set forth three basic goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD. Each jurisdiction's plan must state how it will pursue these goals for all community development programs, as well as all housing programs. These statutory program goals are:

- DECENT HOUSING
- A SUITABLE LIVING ENVIRONMENT
- EXPANDED ECONOMIC OPPORTUNITIES

The 2015-2020 Consolidated Plan, which begins July 1, 2015 and ends June 30, 2020, enables the community to state in one document its plan to pursue these goals for all community planning and development programs. This document serves as a planning document for the City of Midland, which builds upon a participatory process at the lowest levels, where public input sessions were held to discuss community needs and many consultations were held with a wide variety of community-based public and private organizations. It will be used as the application for federal funds under HUD's formula grant program for the Community Development Block Grant (CDBG) program. It will contain a strategy to be

followed in carrying out HUD programs and an action plan that provides a basis for assessing performance. This consolidated submission will replace the 2010-2015 Consolidated Plan.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The City of Midland Planning and Community Development Department will strive to provide a public and private cooperative environment leading to effective community development and housing programs and initiatives which meet the needs of people across all socioeconomic groups of the City of Midland, with the direct benefit being low and moderate income residents. The Housing Commission and Planning and Community Development Department staff are committed to meeting the community development and housing needs of the community for all ethnic and income groups.

The City of Midland has a history of allocating CDBG investments throughout the community, in no specific geographic location. The city does not contain any areas of concentrated minority populations or any significant racial/ethnic groups represented in lower income categories. As such, the City has determined that use of CDBG funds throughout the city has cause notable direct and indirect benefits to many low and moderate income residents.

The overall goals of the community development and housing programs of the City of Midland are that residents of the city might have safe, affordable and accessible housing; access to a comprehensive network of housing, economic and other support services; and access to quality community facilities. In order to work toward this goal, sub-goals include:

1. Maintain the current housing stock in a standard and code compliant form through housing rehabilitation assistance provided through loans and grants;
2. Provide decent, affordable housing to low-income families and nonprofit housing service providers through new construction and existing housing;
3. Provide quality public and community facilities which meet the needs of low and moderate income individuals and those with special needs and disabilities;
4. Provide assistance to low-income residents who are in need of work, housing, transportation or other support services
5. Provide accessibility improvements to meet the needs of elderly persons and persons with disabilities; and
6. Provide ongoing fair housing activities to promote nondiscriminatory practices throughout the community.

These sub-goals are targeted through a variety of programs, including:

- Deferred-Payment, Zero-Interest Loan Program,
- Midland Senior Housing facilities,
- Building Trades,

- Down payment assistance program, and
- Secondary agency grants to organizations which serve low-income residents, persons with mental and physical disabilities, homeless shelters, and those organizations which provide support services.

Federal funds are allocated to specific needs each program year as specific requests are presented to the city. Housing rehabilitation funds are allocated based on the funds available for that year and according to the recent requests for assistance that have been received. Improvements to public facilities and service activities are also allocated funding on a yearly basis, based upon specific requests.

### **3. Evaluation of past performance**

The City has received CDBG funds since 1984. Throughout this time, the city has allocated the funding to many different sources through public and private initiatives. Throughout this history, it has been determined that providing a public and private collaborative environment, the city is able to leverage the financial resources provided through CDBG with other federal, state and local funds which are available in the community to best meet the needs of low and moderate income residents.

Through an assessment of annual project proposals, the city is able to determine how to use these limited funds to best meet the most urgent needs of residents within the city. This program structure has been determined to work well in the past; as such, the city has determined to continue in this manner over the next five years.

Using the same structure, city staff will continue to promote the collaboration of the city's partnering community organizations in order to best meet the needs of city residents given the finite amount of resources that are available. Staff will continue to promote the efficient use of CDBG funds through ongoing technical assistance.

### **4. Summary of citizen participation process and consultation process**

During the preparation of this Consolidated Plan, the city provided multiple community participation and input opportunities. These opportunities consisted of two public input sessions during December 2014 and two public hearings in March and April 2015. These opportunities were widely advertised through advertisements in the Midland Daily Newspaper, a newspaper of general circulation in the city; letters and emails sent to a vast number of local nonprofit agencies, builders, bankers and churches; and notifications on the MCTV, a network of public and governmental access television channels. Additionally, the City Housing Commission held a public hearing on the plan during its meeting on Monday, March 23, 2015. Lastly, a 30-day public comment period was advertised and held from March 27 through April 27, 2015.

Additionally, city staff coordinated the consultation process which resulted in the discussions with over 20 community-based public and nonprofit organizations which provide direct service to low and moderate income and other special needs residents of the city.

The citizen participation and consultation process resulted in the formation of the goals and strategy presented within this plan, along with review of the needs assessment and market analysis.

## **5. Summary of public comments**

Public comments received consisted of the needs to increase the amount of affordable housing within the city, to provide continued programs to assist in maintain the city's housing stock, to maintain funding to services which provide housing, work and other support assistance to low-income residents, to provide quality community facilities to residents, to continue to provide additional accessible or barrier-free housing to resident with special needs or disabilities, and to provide ongoing fair housing activities to promote nondiscriminatory housing practices.

*Additional comments to be entered here as received during the public comment period.*

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

*To be added upon completion of public comment period.*

## **7. Summary**

Through a comprehensive process which included opportunities for citizen participation and the consultation of many community-based organizations, the City of Midland has developed this Consolidated Plan which outlines the community development and housing strategy and goals for the next 5-year period. The city will reference this plan during the annual review and selection of proposed activities for the next four program years covered by this plan. This plan will also serve as the means to measure performance during the yearly formation of the Consolidated Annual Performance Report (CAPER), which is transmitted to HUD within 90 days of the end of each program year.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MIDLAND	Planning and Community Development

**Table 1 – Responsible Agencies**

#### Narrative

Although the Midland City Planning and Community Development Department will be the lead entity responsible for the management of the CDBG programs, a coordinated effort of all organizations working in community development will be needed to implement the plan. The City Planning and Community Development Department, other city departments, neighborhood groups, social service agencies, and other organizations serving low-income residents must work together to effectively improve the community. The City Planning and Community Development Department will also be responsible for providing technical assistance to agencies working on community development activities and monitoring the implementation of projects approved in the 2015-16 Action Plan, and the subsequent annual action plans.

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City of Midland participates in the Midland County Continuum of Care and the Inter-Agency Network. Both of these entities are a collaboration of nonprofit organizations, specializing in housing and social service, which work within the city and county. Meetings for either group take place on a monthly basis and provide a means to discuss community needs, including housing and homeless needs. Many of the consultations made for this plan were with organizations who actively and regularly participate in the Continuum of Care and the Inter-Agency Network. Through regular and ongoing conversations, staff of the City are able to stay informed about the needs of the community as they continually transform and change. Maintaining these connections is vital to the success of this plan.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The City will continue to maintain the existing partnerships with the other public and private agencies which provide housing, health, mental health, and other services to residents of the city. City staff will continue to be active members of the Midland County Continuum of Care and the Inter-Agency Network. Both of these organizations work to promote and facilitate further collaboration between agencies to promote leveraging of resources in order to best meet the needs of residents requiring assistance.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

City staff will continue to be an active member of the Midland County Continuum of Care. The City will work with the member agencies to provide support to efforts to address the needs of homeless persons. Community Development Block Grant funds will continue to be available to the organizations who work directly with homeless persons (including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

City staff will continue to be an active member of the Midland County Continuum of Care. As a member, staff is able to participate in the allocating of Emergency Solutions Grant (ESG) funds on an annual basis. Additionally, staff attends the monthly meetings of the Continuum which contains the reporting

of performance and the evaluating of outcomes by member organizations. The Continuum of Care is a collaboration of over 25+ organizations and is continually working to meet the goals of their 10-year Strategic Plan to End Homelessness.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Midland Area Homes
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff consulted with staff of Midland Area Homes (MAH), a local housing service nonprofit, to discuss housing and homeless needs. MAH is the Housing Assessment and Resource Agency (HARA) for Midland County. Staff of MAH work daily with individuals who need assistance is maintaining housing, finding housing, are in need of shelter, or need emergency repairs done to their homes. MAH and the City of Midland have partnered for over 12 years to coordinate efforts in housing rehabilitation and emergency repairs to homes throughout the city. Direct communication between MAH staff and City staff happens regularly regarding housing needs within the community.
2	<b>Agency/Group/Organization</b>	Cleveland Manor
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff consulted with the executive director of Cleveland Manor regarding the needs faced by this organization which provides affordable housing to seniors and those with disabilities. The consultation resulted in a greater understanding of the organization's needs and how CDBG funds might be used to continue the sustainability of this facility which provides a suitable and affordable living environment for people of low-income.

3	<b>Agency/Group/Organization</b>	Reece Community Living Endeavor
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff consulted with staff of the Reece Endeavor regarding the need for housing within the city for persons with disabilities. The Reece Endeavor is a nonprofit organization which owns 42 housing units for use by individuals with cognitive or developmental disabilities. The Reece Endeavor provided information regarding the specific housing needs for persons with disabilities.
4	<b>Agency/Group/Organization</b>	AFFORDABLE HOUSING ALLIANCE OF MIDLAND COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff consulted with staff of the Affordable Housing Alliance to discuss affordable housing needs within the city. AHA was able to provide information regarding the extend of waiting lists for the affordable housing units this organization manages within the city as well as current housing rent costs for the organization's units.
5	<b>Agency/Group/Organization</b>	COUNCIL ON DOMESTIC VIOLENCE & SEXUAL ASSAULT (SHELTERHOUSE)
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff maintains regular communication with staff of Shelterhouse through joint participation in the Midland County Continuum of Care. Additionally, Shelterhouse has been a recent subrecipient of CDBG funds for facility improvements at the domestic violence and sexual assault shelter operated by Shelterhouse.
6	<b>Agency/Group/Organization</b>	SAFE AND SOUND CHILD ADVOCACY CENTER
	<b>Agency/Group/Organization Type</b>	Services-Children Services - Victims Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff maintains regular communication with staff of Safe and Sound Child Advocacy Center as Safe and Sound has been a recent subrecipient of CDBG funds. Through regular communication, city staff is able to maintain an accurate idea of the need which existing in the community for child who are victims of child abuse.
7	<b>Agency/Group/Organization</b>	LEGAL SERVICES OF EASTERN MICHIGAN FAIR HOUSING CENTER
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff maintain regular communication with staff of Legal Services of Eastern Michigan regarding the results of the ongoing fair housing testing. Through this communication, the city is able to determine the fair housing needs of the community in an up-to-date manner.

8	<b>Agency/Group/Organization</b>	MIDLAND COUNTY
	<b>Agency/Group/Organization Type</b>	Housing Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff consulted with staff of the Midland County Housing Commission to determine the other types of community development programs which exist in the community. Midland County is not an entitlement grantee but has received CDBG funding in the past through MSHDA.
9	<b>Agency/Group/Organization</b>	MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff consulted with staff of the Michigan State Housing and Development Authority regarding the number of housing choice vouchers which are currently available within Midland County. City staff was able to also discuss MSHDA's role as a housing authority within Midland County, as the a local public housing authority (PHA) does not exist in Midland County.

10	<b>Agency/Group/Organization</b>	Caregiving Network
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City staff consulted with staff of Caregiving Network regarding the needs faced by low and moderated income individuals within the community. Staff of Caregiving Network expressed the need for an additional public facility within the neighborhood they are located in order to provide additional programs to meet the needs of those in poverty in that neighborhood. Additionally, staff of Caregiving Network expressed the need for more affordable housing within the city.

## Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Midland Area Homes	The Midland County Continuum of Care is a collaborative made up of representatives from 25+ agencies with the mission of providing housing-related services to those who are homeless or living in substandard housing. The goals of the 10-year Plan to End Homelessness include:- Owning the issue of homelessness;- Provide housing options for all unmet needs;- Maintain a focused, coordinated response to families and individuals facing housing/homeless issues while promoting self-sufficiency and self-worth;- Work with the Collaborative and Invested Stakeholders; and- Maintain use of sufficient and sustained funds to target priority housing areas.City staff will continue to be an active member of the Midland County Continuum of Care and assist with their activities. Community Development Block Grant funds will continue to be available for Continuum of Care member organizations in order to achieve the goals set out in the 10-year Plan.

**Table 3 – Other local / regional / federal planning efforts**

## **Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City of Midland will continue to partner with public entities which work to accomplish community development goals within the city and Midland County. This includes maintaining coordination with Midland County and the Michigan State Housing and Development Authority when necessary.



## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The development of the 2015-2020 Consolidated Plan involved multiple forms of community engagement and opportunities for citizen participation. The City of Midland published notices of Public Input Sessions on Wednesday, November 26, 2015 in the Midland Daily News, a newspaper of general circulation, to advertise the two public input sessions held in December 2014. These sessions were held on Wednesday, December 10 from 2:30-4:00pm and on Thursday, December 11 from 5:00-6:30pm at City Hall. These notices provided the federal goals of the consolidated plan and listed topics to be discussed at the public input sessions. Additionally, letters and emails were sent to 114 nonprofit agencies, local builders, bankers, churches, schools, City Housing Commissioners, and local communication forums. The Midland Daily News also published a letter to the editor, from the city's Community Development Planner, highlighting the opportunity for public input during the two sessions on Friday, November 28, 2015.

A combined total of three individuals attended the input sessions. City Hall, where the input sessions were held, is barrier-free and is able to accommodate people with disabilities. All comments received during these input sessions were specific to affordable housing and issues faced by low-income individuals; these comments were given consideration during goal setting. Copies of the notice which was either mailed or emailed and the e/ mailing lists are included in as an appendix of this plan.

Additionally, public input opportunities to discuss the plan were given during the public meetings of the City Housing Commission on Monday, March 3, 2015 and Monday, March 23, 2015. These meetings are publically advertised through postings on the city's website, MCTV (the city's public and government access cable television channels) and public information bulletin board.

### **Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Newspaper Ad	<p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>A newspaper display ad was published in the Midland Daily News on Wednesday, November 26, 2014 giving notice of and encouraging interested individuals to attend the two upcoming public input sessions on the formation of the 5-year Consolidated Plan. The notice included specific language that individuals with disabilities should attend as City Hall is barrier free and can accommodate any handicap-accessible needs. These input sessions were held on Wednesday, December 10 and Thursday, December 11, 2014.</p>	<p>Three individuals attended the two public input sessions and commented on the needs facing low-income individuals in the city, including affordable housing for families and seniors. These individuals also inquired about the availability of CDBG funding in the upcoming program year.</p>	<p>All comments were accepted and noted by staff.</p>	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Persons with disabilities  Non-targeted/broad community	Two individuals attended the public input session held at the Midland City Hall on Wednesday, December 10, 2014 from 2:30-4:00 p.m.	The comments received during this session included the needs facing low-income individuals in the city, including affordable housing for seniors and the challenges faced by at-risk families. These individuals also inquired about the availability of CDBG funding in the upcoming program year. City staff was able to answer questions regarding CDBG funding.	All comments were accepted and noted by staff.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Persons with disabilities  Non-targeted/broad community	One individual attended the public input session held at the Midland City Hall on Thursday, December 11, 2014 from 5:00-6:30 p.m.	The comments received during this session included the need for affordable housing for individuals with disabilities. This person also inquired about the opportunities for CDBG funding for the organization that she works for. City staff was able to answer her questions and tell her about the upcoming application deadline on January 15, 2015.	All comments were accepted and noted by staff.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community	A public hearing was held on the proposed 5-year Consolidated Plan during the meeting of the Midland City Housing Commission on Monday, March 23, 2015.	Comments to be added here.	Comments to be added here.	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Through the analysis of the CHAS, U.S. Census Bureau and the homeless point-in-time count data; consultations with a variety of community based public and private organizations; and through public comments received, the city has determined that the following needs exist within the community:

1. Maintenance of the existing housing stock which is currently occupied by low-income residents;
2. Additional decent, safe, and affordable housing for low-income families, and persons with special needs or disabilities;
3. Continued investment in public and community facilities to maintain quality and to best meet the needs of low income individuals, homeless residents, and persons with special needs or disabilities;
4. Additional assistance to low income residents who are in need of work, housing, transportation and other support services; and
5. Continued fair housing activities to promote nondiscriminatory practices throughout the community.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

It can be determined through review of HUD's provided Comprehensive Housing Affordable Strategy (CHAS) data and through consultations with housing service providers within the city that residents with limited incomes are having the most difficulties finding affordable housing within the city.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	41,685	41,991	1%
Households	16,787	17,814	6%
Median Income	\$48,444.00	\$50,203.00	4%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,935	2,580	2,890	1,790	8,625
Small Family Households *	495	745	835	720	4,690
Large Family Households *	90	75	105	95	785
Household contains at least one person 62-74 years of age	190	430	490	320	1,355
Household contains at least one person age 75 or older	390	615	705	225	630
Households with one or more children 6 years old or younger *	300	350	370	290	690
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 CHAS



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	35	30	0	65	0	0	10	20	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	20	0	0	24	0	0	20	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	775	290	50	4	1,119	325	265	95	70	755

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	360	890	285	10	1,545	105	385	390	250	1,130
Zero/negative Income (and none of the above problems)	65	0	0	0	65	55	0	0	0	55

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	775	345	85	4	1,209	325	265	125	100	815
Having none of four housing problems	540	1,280	1,180	445	3,445	170	690	1,500	1,240	3,600
Household has negative income, but none of the other housing problems	65	0	0	0	65	55	0	0	0	55

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	410	435	75	920	45	135	200	380
Large Related	20	0	0	20	60	35	70	165
Elderly	219	350	164	733	200	380	134	714
Other	485	420	135	1,040	125	95	90	310
Total need by income	1,134	1,205	374	2,713	430	645	494	1,569

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	265	20	15	300	35	75	35	145
Large Related	20	0	0	20	15	0	0	15
Elderly	120	185	30	335	165	145	34	344
Other	370	100	25	495	110	45	20	175
Total need by income	775	305	70	1,150	325	265	89	679

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	4	20	0	0	24	0	0	20	10	30

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	4	20	0	0	24	0	0	20	10	30

**Table 11 – Crowding Information – 1/2**

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Through consultations with the Midland County Continuum of Care and the Council on Domestic Violence and Sexual Assault (Shelterhouse) and with data supplied by the recent homeless point-in-time count, it has been determined that approximately sixty-six (66) individuals who are victims of domestic violence or sexual assault are currently homeless and are in need of housing assistance within Midland County. Additionally, approximately thirty-eight (38) individuals who are disabled are currently homeless and are in need of housing assistance within Midland County. While city specific data is not available, given the concentration of the homeless shelters serving these individuals, both Shelterhouse and The Open Door, and the greater population of the county being concentrated within the city, it can be assumed that the vast majority of these individuals are located within the City of Midland.

### **What are the most common housing problems?**

It has been identified, through consultations with the Midland County Continuum of Care and other housing service providers, that the most common housing problems faced by city residents with limited incomes includes difficulty finding affordable housing, current homeless shelters are regularly at capacity, and a short supply of assessable or barrier-free housing is available. The lack of affordable

housing was also identified as a top-ten priority need in the 2013 Midland County Needs Assessment, conducted by the Midland Area Community Foundation.

**Are any populations/household types more affected than others by these problems?**

According to the most recent CHAS data, more elderly households face a cost burden of greater than 50% of income than any other subpopulation within the city. This is consistent with the information gained through consultations with senior housing service providers within the city.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Through consultation with the Midland County Continuum of Care, it can be determined that the majority of individuals facing imminent risk of becoming homeless are individuals who are severely overburdened by housing costs. These individuals or families are those who are paying in excess of 50% of HAMI in housing costs. In addition to a need for more affordable housing, members of the Continuum of Care have indicated that significant assistance in skills training, education and employment are needed to raise income sufficient to maintain a home at market rent.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

N/A

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

It has been identified, through consultations with the Midland County Continuum of Care, that housing cost overburden, especially severe cost burden, has the greatest impact on housing instability and creates an increased risk of homelessness for low-income renters within the city.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

There is no disproportionately greater need for any particular racial or ethnic group as the City of Midland does not have any minority racial or ethnic groups whose need is at least 10 percentage points higher than the percentage of persons in an individual category as a whole.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,570	240	120
White	1,410	240	120
Black / African American	30	0	0
Asian	50	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,885	695	0
White	1,805	655	0
Black / African American	60	0	0
Asian	25	20	0
American Indian, Alaska Native	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	0	15	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	885	2,000	0
White	845	1,890	0
Black / African American	4	75	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	30	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	360	1,430	0
White	340	1,405	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	0	0	0
Asian	10	10	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

Due to the determination that a disproportionately greater need does not exist for any racial or ethnic minority, additional discussion on this portion is not needed.



## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

### (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

#### Introduction

There is no disproportionally greater need for any particular racial or ethnic group as the City of Midland does not have any minority racial or ethnic groups whose need is at least 10 percentage points higher than the percentage of persons in an individual category as a whole.

#### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,105	710	120
White	950	700	120
Black / African American	30	0	0
Asian	50	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	10	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	610	1,970	0
White	565	1,890	0
Black / African American	30	30	0
Asian	15	30	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### **50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	210	2,680	0
White	180	2,555	0
Black / African American	4	75	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	40	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	1,685	0
White	105	1,645	0
Black / African American	0	0	0
Asian	0	25	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	10	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data                      2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

Due to the determination that a disproportionately greater need does not exist for any racial or ethnic minority, additional discussion on this portion is not needed.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

There is no disproportionately greater need for any particular racial or ethnic group as the City of Midland does not have any minority racial or ethnic groups whose need is at least 10 percentage points higher than the percentage of persons in an individual category as a whole.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	4,430	2,725	1,915	120
White	11,920	2,950	1,705	120
Black / African American	160	50	65	0
Asian	340	20	65	0
American Indian, Alaska Native	25	15	0	0
Pacific Islander	0	0	0	0
Hispanic	170	20	69	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion:

Due to the determination that a disproportionately greater need does not exist for any racial or ethnic minority, additional discussion on this portion is not needed.

### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

There is no disproportionately greater need for any particular racial or ethnic group as the City of Midland does not have any minority racial or ethnic groups whose need is at least 10 percentage points higher than the percentage of persons in category as a whole.

**If they have needs not identified above, what are those needs?**

N/A

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

N/A

## NA-35 Public Housing – 91.205(b)

### Introduction

The City of Midland is not a public housing authority (PHA). As such, there are no federally funded, governmentally owned public housing units within the City of Midland. However, there are 364 publicly owned, governmentally operated, and locally funded senior housing units between the two city-owned facilities, Washington Woods and Riverside Place. The Michigan State Housing and Development Authority through the private contractor, Community Management Associates, Inc., administers the housing choice vouchers within Midland County, including the City of Midland. Currently, there are 290 active housing choice vouchers within Midland County.

**\*\*PUBLIC HOUSING DATA WITHIN THE I.D.I.S SYSTEM IS SELF-POPULATED BY HUD – THE NUMBERS INDICATED BELOW ARE NOT CORRECT FOR MIDLAND COUNTY OR THE CITY OF MIDLAND\*\***

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	344	0	23,858	898	22,453	318	0	113

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	8,236	0	10,907	8,600	10,983	9,522	0
Average length of stay	0	3	0	6	1	6	0	0
Average Household size	0	1	0	2	1	2	1	0
# Homeless at admission	0	0	0	104	30	21	53	0
# of Elderly Program Participants (>62)	0	52	0	3,469	168	3,229	29	0
# of Disabled Families	0	209	0	8,327	317	7,816	85	0
# of Families requesting accessibility features	0	344	0	23,858	898	22,453	318	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	182	0	11,658	444	10,987	91	0	85
Black/African American	0	159	0	11,802	420	11,105	226	0	28
Asian	0	0	0	101	4	97	0	0	0
American Indian/Alaska Native	0	3	0	262	25	234	1	0	0
Pacific Islander	0	0	0	35	5	30	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	18	0	692	37	643	6	0	0
Not Hispanic	0	326	0	23,166	861	21,810	312	0	113
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)



## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Through consultations with community based organizations which serve individuals with disabilities, including the Reece Endeavor, the ARC of Midland, Personal Assistance Options, Community Mental Health of Central Michigan and Disability Network, additional affordable housing units which are accessible or barrier-free are needed in the city.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

As of March 17, 2015, there were forty-five (45) households on the homeless-priority waiting list for Midland County. When additional tenant based housing vouchers become available, those who are homeless and on the priority waiting list have first access to the new vouchers. Midland Area Homes (MAH), through cooperation with Community Management Associates, Inc., works with the households/individuals on preparing the paperwork necessary to apply for a voucher. The individuals on this waiting list include mostly single adults and single parents with a small number of children.

Currently, MAH has an active referral system in place with the two homeless shelters located within the City of Midland, Shelterhouse and The Open Door. This referral system ensures that homeless individuals are placed on the priority waiting list in a timely manner. Every 90-120 days, this priority waiting list is reviewed and updated to ensure the accuracy of the list.

Any immediate needs faced by holders of vouchers are met through the many community-based housing service organizations which operate in the city. These needs, which are not always required by every recipient, can include furniture and first-month's security deposit. Through coordination to maximize resources, Midland Area Homes manages the process to ensure these needs are met.

### **How do these needs compare to the housing needs of the population at large**

The need for more affordable housing is apparent for both individuals on the waiting lists and for the low-income population of the city at large. Through continued cooperation and referral systems, the many housing service organizations within the city, including the City of Midland, can continue to work promptly to meet the needs of these individuals.

## **Discussion**

Through continued partnerships with community-based organizations and the Michigan State Housing and Development Authority, the city will continue to work to meet the needs of residents living within subsidized housing units within the community.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

On an annual basis the Midland County Continuum of Care conducts a point-in-time count to estimate the number of persons experiencing homelessness on a given night. This count is a product of the reports from a large variety of housing service, nonprofit, and social service agencies as well as churches covering Midland County. It should be noted that this count is for Midland County and not just for the City of Midland. Because the majority of homeless shelters and the greater population of the county are concentrated within the city, it can be determined that a majority of the individuals counted on the survey are within the city.

### Homeless Needs Assessment

**Alternate Data Source Name:**

Midland County Homeless Point-In-Time Count 2015

	Total	Other	Emergency Shelter	Couch Surfing	Doubled Up	Place Not Meant For Human Habitation	Went to Court for Eviction	Chronically Homeless
2015	326	96	72	44	103	3	8	21

Table 26 - Homeless Needs Assessment

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

It is estimated that the majority of individuals who are homeless are able to connect quickly with housing support services that are offered within the community. The numbers for persons becoming and exiting homelessness each year and the number of days that persons experience homelessness are not known within the community. However, when reviewing the trends for the point-in-time count conducted by the Midland County Continuum of Care, the numbers indicate that the overall total number of homeless individuals within the county is decreasing. While the overall number of persons is decreasing, the number of individuals seeking emergency shelter has slightly increased over the past four

years. The majority of those within emergency shelters within Midland are women and children of domestic violence and sexual assault and single men. Shelters serving other homeless women and children and families are located outside of the city and within Midland County.

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

It is estimated that 326 individuals that are currently homeless are in need of housing assistance within Midland County. Of these individuals, it is known that approximately 177 are adults and 104 are children under 18. It is estimated that around 5 veterans are currently homeless within the county.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

The vast majority of homeless individuals are white, which consistent with the demographic patterns of Midland County. A greater need has not been determined for any minority racial or ethnic group.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The majority of homeless individuals within the county at the time of the count were sheltered either through an emergency shelter, couch surfing or being doubled up. At the time of the count only 3 individuals were known to be living in a place not meant for human habitation (not sheltered).

**Discussion:**

While the data available on homelessness is not specific to the City of Midland, the Midland County data gives a notable indication of the current number of homeless individuals within the community. Additionally, the count provides necessary information regarding the individuals who are homeless which in turn informs the goal setting process of the 5-year Consolidated Plan.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Among the city's rental housing stock, few options can be found for those persons who are able to live an independent lifestyle but may require special services, education, or training. The 2015 Fair Housing Plan, which included the Analysis of Impediments to Fair Housing Choice (AI), and the 2015 Housing Market Analysis identified housing for people with disabilities as a high priority need in the city. The key component to any special needs housing development is a sponsoring organization that is able to develop the property and work with supporting agencies to provide the services to the targeted special needs population.

### **Describe the characteristics of special needs populations in your community:**

Residents of the city which are considered to require special needs include elderly persons, persons with a mental or physical disability, persons with a developmental or cognitive disability, persons with HIV/AIDS and their families, persons with alcohol or other substance addition, victims of domestic violence, and persons who are former offenders.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

There are numerous organizations and public agencies which work to meet the needs of persons with special needs in the community. Through consultations with these agencies and through public comments, the city has determined that the current needs of these populations is consistent with the population as a whole which includes: additional affordable housing; quality housing, work and transportation services; maintenance of existing housing stock which is occupied by persons with special needs; quality community and public facilities; additional accessibility improvements to housing units; and ongoing fair housing activities to promote nondiscriminatory practices.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

It is estimated that the population of persons with HIV/AIDs within Midland County is 35. This represents 0.04% of the total population of the county.

### **Discussion:**

Through review of the available data, through discussions with community-based organizations which work with persons with special needs, and through additional public input, the city was able to

determine the previously explained needs which exist for the residents with special needs of the Midland community.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

There are many public facilities throughout the City of Midland which exist to meet the needs of all populations, including low and moderate income individuals and families. Additionally, there are many community-based organizations which own and operate facilities which also work to meet the needs of residents with special needs, homeless individuals and families, persons with disabilities and low and moderate income individuals and families.

Within the city, a need for an additional public facility within a predominately low income neighborhood located within Census Tract 2901 has been identified. Funding for the continued rehabilitation of an existing building to create a new facility which will provide space to meet the needs of area low-income residents through the programming of Caregiving Network has been identified and proposed for the upcoming CDBG program year. This project will leverage over \$90,000 in private local funds.

Continued improvements and upgrading of existing facilities to continue to provide the space needed to meet the needs of residents with special needs, homeless individuals and families, persons with disabilities, and low and moderate income individuals and families is one of the greatest needs existing within the city. Within the nonprofit sector limited capital improvement resources are available. Targeting CDBG funds to meet the capital needs of the many community based organizations which work to meet the needs of low and moderate income city residents has been identified as the best way to maintain the existing facilities and to provide improvements which will further resources and services.

### **How were these needs determined?**

Through consultations with community-based public and private, nonprofit organizations, through review of the community needs assessment, and through the public comments which were received during applications for funding these needs were identified.

### **Describe the jurisdiction's need for Public Improvements:**

The needs for public improvements targeted through the use of CDBG funds is very similar to the needs expressed for public facilities. The existing facilities which currently meet the needs of the public are continually in need of reinvestment in order to maintain sustainability of these facilities. Through targeting the use of CDBG funds to improve existing facilities, which directly serve low and moderate income residents, the city is able to best meet this need.

### **How were these needs determined?**

Through consultations with community-based public and private, nonprofit organizations, through review of the community needs assessment, and through the public comments which were received during applications for funding these needs were identified.

### **Describe the jurisdiction's need for Public Services:**

The City of Midland has identified that providing services which offer assistance to low-income residents who are in need of work, housing, transportation and other support is needed. Through partnering with locally operating community based organizations, these services can be best provided by the individuals who specialize in these areas. Within the first year of the plan, the city has identified the need to provide support to persons needing literacy services to improve work skills testing scores, those in need of improved access to transportation services, and those families who are at-risk and in need of additional support provide through a family center.

On an annual basis, the city will review the proposed funding applications for the year which propose the best ways in which to provide support services to low-income residents, including work, housing and transportation services.

### **How were these needs determined?**

Through consultations with community-based public and private, nonprofit organizations, through review of the community needs assessment, and through the public comments which were received during applications for funding these needs were identified.



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

A Housing Market Analysis is a vital part in the development of the 2015-2020 Consolidated Plan for the City of Midland. In order to conduct this analysis, city staff evaluated the following:

1. General Characteristics – through consultation with housing service agencies operating in the city and review of the available data through the U.S. Census Bureau, the City Building Department and other credible sources, this analysis describes the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. This analysis also describes the housing stock available to serve persons with disabilities and persons with HIV/AIDS and their families. This analysis identifies and describes any areas of low-income concentration and any areas of minority concentration within the city.
2. Public Housing – a local public housing authority does not operate within the City of Midland. This portion of the analysis briefly describes the local governmentally-owned senior housing units, owned and operated by the City of Midland
3. Assisted Housing – through consultation with housing service agencies and an apartment survey, a description of the number of units currently assisted by local, state, or federally funded programs, and whether any such units are expected to be lost from the assisted housing inventory for any reason.
4. Homeless Inventory – a brief inventory is given of existing facilities, housing and services that meet the needs of homeless persons within the city. Additionally, an inventory of services is included which target homeless persons and mainstream services.
5. Special Need Facilities and Services – a description is given regarding the facilities and services that assist persons who are not homeless but require supportive housing.
6. Barriers to Affordable Housing – an explanation is given regarding whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the city.
7. Non-Housing Community Development Assets – an explanation of the economic development, labor force, and median earnings.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Through review of the provided U.S. Census data and CHAS data, through further review of the data available regarding housing units assisted with federal, state, or local programs (MIPIE), and through consultations with community based service agencies, the following details explain the determined needs for affordable housing within the City of Midland.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,317	66%
1-unit, attached structure	837	4%
2-4 units	1,231	7%
5-19 units	2,193	12%
20 or more units	1,427	8%
Mobile Home, boat, RV, van, etc	634	3%
<b>Total</b>	<b>18,639</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	5	0%	176	3%
1 bedroom	51	0%	1,816	31%
2 bedrooms	2,002	17%	2,935	50%
3 or more bedrooms	9,833	83%	996	17%
<b>Total</b>	<b>11,891</b>	<b>100%</b>	<b>5,923</b>	<b>101%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the Michigan Preservation Information Exchange (MIPIE), which is a data sharing agreement between HUD, MSHDA, and USDA-RD, there are 1,269 subsidized housing units within the City of Midland that are subsidized through federal or state programs. The majority of these units are targeted towards individuals or families, with 418 targeted towards seniors. Additionally, between Washington Woods and Riverside Place, there are an additional 364 locally subsidized, senior housing

units. For a comprehensive total, there are 1,633 housing units within the city which are subsidized through federal, state, or local programs.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

During the 5-year period covered by this plan, it is not anticipated that any affordable housing inventory will be lost for any reason.

**Does the availability of housing units meet the needs of the population?**

Through consultations with community-based housing agencies and through review of the most recent CHAS and U.S. Census data, it appears that the current availability of affordable housing units does not fully meet the needs of the population. There is an additional need for affordable housing for low-income individuals and persons with special needs and disabilities within the city at this time.

**Describe the need for specific types of housing:**

It has been determined through consultations with housing service agencies and through review of CHAS and U.S. Census data that there is an additional need for more affordable housing within the city. Additionally, it has been identified that additional affordable housing is needed for persons with special needs. These housing units should consist of two to three bedrooms and when targeted for persons with special needs additional accessibility features, including barrier-free design when necessary, should be included.

**Discussion**

The use of CDBG funds for new housing construction is not eligible within the program. As such, the city will use the existing partnership with the Midland Public School District to construct new housing units within the city through the Building Trades program.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

New home construction within the city has been within the higher income categories in most recent years. In contrast, very limited amounts of new construction has taken place for affordable housing. In order to provide the housing units which meet the needs of community residents, the city will continue to target rehabilitation of existing housing which is affordable and occupied by low-income families and continue to partner with the Midland Public Schools through the Building Trades program.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	110,400	140,100	27%
Median Contract Rent	456	563	23%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,249	38.0%
\$500-999	3,293	55.6%
\$1,000-1,499	250	4.2%
\$1,500-1,999	56	1.0%
\$2,000 or more	75	1.3%
<b>Total</b>	<b>5,923</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	505	No Data
50% HAMFI	2,425	985
80% HAMFI	4,260	2,910
100% HAMFI	No Data	4,219
<b>Total</b>	<b>7,190</b>	<b>8,114</b>

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 32 – Monthly Rent**

Data Source Comments:

### Is there sufficient housing for households at all income levels?

The current housing stock does not provide sufficient housing for households of all income levels. Additional affordable housing stock is needed for low-income residents.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Home values within the city have remained flat over the last few years. This plateau has remained after a large decrease in home values during the financial crisis of 2008-2010. Contract rent has increased since the financial crisis as demand for rental units has increased. In 2000, 65.5% of the city's housing stock was owner-occupied with 28.7% renter-occupied and a vacancy rate of 5.8%. In 2013, according to the U.S. Census Bureau American Community Survey, the city's housing stock is 61.4% owner-occupied with 34.5% renter-occupied and a vacancy rate of 4.1%. This data illustrates the higher demand within the rental market which has increase the median contract rent.

In the upcoming years, it is anticipated that the median contract rent will remain flat of likely increase. This can be attributed to higher supply in the rental market which will better meet the demand. As such, absent an unforeseen change, housing affordability will likely remain where it is at in the upcoming years.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

N/A - the City of Midland does not participate in the HOME program.

## Discussion

Continued maintenance of the existing housing stock within the city which is occupied by low-income residents is a vital part to providing housing options which are affordable. Additionally, creating new housing stock through partnerships with community organizations, including the Building Trades

Program, is another successful way to meet the needs of low-income residents who are in need of affordable housing.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The City of Midland code enforcement officials regularly survey the city for instances of substandard housing, included vacant and blighted structures. When vacant, blighted structures are identified, staff of the City Community Development Department take measures to ensure that the homes are secured through boarding up of broken windows and doors.

As of February 2015, City staff are aware of less than 10 homes in the city limits which can be defined as substandard. With over 18,000 housing units within the city, this number represents that less than 0.05% of housing units within the City are substandard. The remaining 99.95% can be defined as standard by condition.

### Definitions

Within the City, the housing stock can be divided into two categories: standard and substandard. Standard housing is defined as housing which is safe for the occupants and surrounding areas. Whereas, substandard housing is defined as housing which is unsafe for the occupants and surrounding areas.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,306	19%	2,778	47%
With two selected Conditions	20	0%	60	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,565	80%	3,085	52%
<b>Total</b>	<b>11,891</b>	<b>99%</b>	<b>5,923</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	635	5%	444	8%
1980-1999	2,776	23%	2,019	34%
1950-1979	6,308	53%	2,734	46%
Before 1950	2,172	18%	726	12%
<b>Total</b>	<b>11,891</b>	<b>99%</b>	<b>5,923</b>	<b>100%</b>

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,480	71%	3,460	58%
Housing Units build before 1980 with children present	440	4%	420	7%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

It should be noted that the largest age category among owner housing units within the City is comprised of those built between 1950 and 1959. In comparison, the largest age category for renter units within the City is comprised of those built between 1970 and 1979. However, age of housing stock is not completely correlated with quality of housing stock and therefore it is not possible to determine that an older housing stock is a certain indication of lower quality homes.

One conclusion which can be made is that continued maintenance of a home is required in order to maintain the quality of the housing unit. For low-income residents, when household budgets are burdened by costs of living it is difficult to afford additional maintenance expenses which can occur with or without warning.

The City has maintained the use of a portion of the yearly allocated Community Development Block Grant funds since 1984 to accomplish housing rehabilitation projects through the housing rehabilitation program administered by the City and through subrecipient partnerships with local housing service organizations including Midland Area Homes, Affordable Housing Alliance, and Reece Endeavor of Midland. These housing rehabilitation initiatives work to sustain the current housing stock within the City to provide safe, suitable and decent housing units for low- and moderate-income residents.



The city estimates that approximately 15 housing rehabilitation projects will be accomplished on an annual basis through the use of CDBG funds.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

It is estimated that around 860 housing units within the city which are occupied by low or moderate income families with children contain lead-based paint hazards.

### **Discussion**

Through the Community Development Department, the city manages a rental inspection program which serves to ensure the quality of rental housing in the community. This program requires all rentals units to be inspected and certified every two years, in accordance with the city's Housing Ordinance. Currently, each unit is required to comply with the adopted 2009 International Property Maintenance Code and the 2009 Michigan Residential Code, for one and two unit dwellings, or the 2012 Michigan Building Code, for rental units containing 3 or more units. It is anticipated that during the next year the city will adopt the 2012 International Property Maintenance and Michigan Residential Codes.

Additionally, the city complies with all federal regulations regarding lead-based paint. The city's Housing Technician, who oversees the housing rehabilitation program funded through CDBG funds, is a certified Lead Abatement Supervisor in accordance with the requirements of 40 CFR 745.225(d)3; *HUD Guidelines for Lead Supervisors*. This position is required to maintain this certification. Additionally, all contractors used on housing rehabilitation projects must maintain a lead certification.

## **MA-25 Public and Assisted Housing – 91.210(b)**

### **Introduction**

A local public housing authority (PHA) does not exist within the City of Midland or Midland County. As such, there are no federally funded, governmentally owned public housing units within the City of Midland. According to the Michigan Preservation Information Exchange (MPIE), which is a data sharing agreement between HUD, MSHDA, and USDA-RD, there are 1,269 subsidized housing units within the City of Midland that are subsidized through federal or state programs. The majority of these units are targeted towards individuals or families, with 418 targeted towards seniors. Additionally, between Washington Woods and Riverside Place, there are an additional 364 locally subsidized, senior housing units. For a comprehensive total, there are 1,633 housing units within the city which are subsidized through federal, state, or local programs.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Many services exist within the City of Midland to meet the needs of homeless persons within the community, all of which are provided by community-based public and nonprofit agencies. The provision of these services is through a collaborative effort facilitated by the Midland County Continuum of Care. Below is a description of the services which are provided to homeless persons within the community.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	27	0	0	0	0
Households with Only Adults	46	6	21	14	0
Chronically Homeless Households	19	6	0	0	0
Veterans	53	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 37 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Mainstream services which are provided by community-based public and nonprofit agencies and are directly targeted to homeless persons include emergency shelter, a soup kitchen, rapid rehousing assistance, mental health assistance, emergency food and clothing assistance, and basic financial assistance. These services are provided by over 15 nonprofit agencies and numerous churches within the community (which are listed below). The nonprofit organizations providing these services regularly communicate through the Midland County Continuum of Care in order to provide the best network of services to homeless individuals and families.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Community Mental Health of Central Michigan, the Council on Domestic Violence and Sexual Assault (Shelterhouse), the Open Door (including the Recovery House and House of Mercy), Ten16 Recovery Network, Midland Area Homes, American Red Cross, Salvation Army, MidMichigan Community Action Agency, the Housing for the Homeless Coalition, Caregiving Network, Midland County Department of Human Services, Midland County Veterans Services, Midland Community Former Offenders Advocacy and Rehabilitation, the Midland County Emergency Food Pantry Network, and numerous local churches all provide supportive services to homeless persons, including persons with HIV as needed, within the community. These services consist of emergency shelter, support services (including utility and rent/mortgage assistance), rapid rehousing, emergency food and clothing assistance, eviction prevention, and other financial assistance.

Shelterhouse provides an emergency shelter for mothers and children of domestic violence and sexual assault. The Open Door operates a men's shelter, a recovery house and a women's and small children's shelter for members of the community. These two shelters provide emergency shelter beds year round. During the winter of 2014-15, the Housing for the Homeless Coalition established a temporary shelter at a campground in Midland County which provided emergency shelter for homeless families.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The needs faced by persons with special needs within the city include additional affordable housing; additional housing units which are barrier-free or accessible; access to quality public and community facilities; and access to quality services which provide work, housing, transportation and other services. Through partnering with the many community based organizations which provide the means to address these needs and through city administered activities, the city can best work to meet these needs.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Through consultations with community-based organizations, review of the needs assessment and through public comments, it has been determined that additional affordable housing is needed for persons with special needs. Additionally, for the elderly, frail elderly and persons with disabilities housing which is accessible or barrier-free is needed.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Through a network provided by Community Mental Health of Central Michigan, Midland County Department of Human services and numerous other community-based organizations, individuals who are returning from mental and physical health institutions quickly receive housing support services.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of Midland is an entitlement grantee. Please see below.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

In accordance with the six main goals established in the plan, the city plans to undertake twelve (12) different activities to meet the needs of persons with special needs. These activities include:

1. Minor home repairs by Midland Area Homes;
2. Critical home repairs by Midland County Habitat for Humanity;
3. Public facility rehabilitation by Caregiving Network;
4. Public facility rehabilitation by Cleveland Manor;
5. Public facility rehabilitation by Washington Woods;
6. Literacy services by The Legacy Center for Community Success;
7. Transportation assistance by Reece Endeavor;
8. Transportation assistance by Cancer Services;
9. Family support assistance by West Midland Family Center
10. Housing and work assistance by Midland Community Former Offenders Advocacy and Rehabilitation;
11. Bathtub conversion program by Washington Woods; and
12. Accessibility ramps by Midland Area Homes.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City has not identified any negative effect of public policies on affordable housing and residential investment. The local building code is consistent with that of the international, federal, and state codes, we have no established limits on growth, and due to the large industrial base the city has the lowest city millage rates in the state. Residents of the City of Midland receive a very high level of public services and modern facilities without the increased tax burden faced by many communities.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	62	20	0	0	0
Arts, Entertainment, Accommodations	1,779	2,578	12	9	-3
Construction	838	2,392	5	9	4
Education and Health Care Services	3,174	6,066	21	22	1
Finance, Insurance, and Real Estate	762	953	5	3	-2
Information	238	388	2	1	-1
Manufacturing	2,724	5,840	18	21	3
Other Services	787	1,468	5	5	0
Professional, Scientific, Management Services	2,202	3,876	14	14	0
Public Administration	0	2	0	0	0
Retail Trade	2,048	3,190	13	12	-1
Transportation and Warehousing	316	71	2	0	-2
Wholesale Trade	524	411	3	2	-1
Total	15,454	27,255	--	--	--

**Table 38 - Business Activity**

**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	20,616
Civilian Employed Population 16 years and over	19,315
Unemployment Rate	6.31
Unemployment Rate for Ages 16-24	16.01
Unemployment Rate for Ages 25-65	3.90

**Table 39 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	5,924
Farming, fisheries and forestry occupations	639
Service	2,153
Sales and office	4,415
Construction, extraction, maintenance and repair	1,161
Production, transportation and material moving	806

**Table 40 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,381	85%
30-59 Minutes	2,381	13%
60 or More Minutes	236	1%
<b>Total</b>	<b>17,998</b>	<b>100%</b>

**Table 41 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	433	82	378

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,366	253	1,291
Some college or Associate's degree	4,920	283	1,445
Bachelor's degree or higher	7,829	212	1,801

**Table 42 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	9	2	42	122	329
9th to 12th grade, no diploma	290	268	120	339	632
High school graduate, GED, or alternative	958	915	843	2,152	2,041
Some college, no degree	2,447	1,456	949	2,319	1,063
Associate's degree	375	348	620	956	380
Bachelor's degree	527	1,464	1,718	2,787	977
Graduate or professional degree	32	692	1,004	2,177	868

**Table 43 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,540
High school graduate (includes equivalency)	21,848
Some college or Associate's degree	27,454
Bachelor's degree	51,088
Graduate or professional degree	78,904

**Table 44 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The three largest business sectors within the City of Midland are education and health services, manufacturing and professional, scientific, and management services. These three sectors make up 53%

of the number of workers and 57% of the total jobs within the city. Two other sizable sectors include retail trade and arts, entertainment and accommodations.

**Describe the workforce and infrastructure needs of the business community:**

According to the 2007-2011 ACS data provided within the plan, five business sectors have job availability. This sectors include, from most to least availability: arts, entertainment and accommodations; finance, insurance, and real estate; transportation and warehousing; information; retail trade; and wholesale trade. Developing the workforce skills of individuals to fill the positions is necessary to meet the needs of the job market.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

There are no large-scale identified upcoming public or private sector developments which will require the attention of CDBG funds during the planning period. As time continues, city staff will stay informed regarding any new developments and will adjust the plan accordingly.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The City of Midland contains a highly educated workforce which meets the needs of the high-tech and professional businesses located within the City. However, many low-income residents do not possess the skills needed to obtain sufficient employment to raise income. Through partnerships with local entities, the City will look to provide funding for education and skills development programs.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Many entities provide workforce training initiatives for residents of the City including Delta College and Michigan Works of the Great Lakes Bay Region. These efforts will continue to assist employers in finding and retaining qualified employees and assuring that the labor force meets the needs of employers. Over many years, the City has partnered with The Legacy Center for Community Success to provide literacy services to low-income residents of the City which includes basic reading skills and further development to score well on work placement exams.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City of Midland is a member of the East Michigan Council of Governments which develops and maintains the CEDS for the region the City is a part of. The City has not identified any economic development initiatives at this time which may be coordinated with EMCOG. However, the City is a member of EMCOG and will work in a collaborative manner to coordinate any future economic development initiatives.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

According to the most recent CHAS data, of the households experiencing housing problems the vast majority of those are faced with housing cost overburden. There are far less households facing multiple housing problems which includes lack of a complete kitchen, lack of plumbing facilities and more than one person per room. The city has not identified where a concentration of households facing multiple housing problems exists, with a concentration being a majority of households within the area/neighborhood.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Through analysis of the most recent U.S. Census data, the city has not identified any concentrations of racial or ethnic minorities. The city has, however, identified census tracts which contain high concentrations of low-income families, including tracts 2901, 2902 & 2906. Concentration means a majority of residents within these areas are of low-income. These areas are concentrated around the northeast of downtown, between Jefferson Avenue, S. Saginaw Road and Haley Street, and along Bay City Road on the southeast part of the city.

### **What are the characteristics of the market in these areas/neighborhoods?**

According to the most recent U.S. Census data available, these areas contain relatively older housing stocks, medium to low contract rents, and the lowest median home values in the city.

### **Are there any community assets in these areas/neighborhoods?**

Many community assets are located within these areas including downtown, the Center City shopping district, the Midland Community Center, multiple public schools and churches, and numerous city parks.

### **Are there other strategic opportunities in any of these areas?**

Midland County Habitat for Humanity has developed a Neighborhood Revitalization Initiative area within a large portion of this area. Through the NRI, Habitat for Humanity is able to focus many of its leveraged resources to provide housing improvement projects to low-income homeowners within the low-income areas of the city. The City believes that a very strategic opportunity is available through the existing partnership with Habitat for Humanity and its many partners which include many local businesses.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The overall strategy of the Consolidated Plan is that residents of the city might have safe, affordable and accessible housing; access to a comprehensive network of housing, economic and other support services; and access to quality public facilities. In order to work toward this goal, sub-goals include:

1. Maintaining the current housing stock in a standard and code compliant form through housing rehabilitation assistance provided through loans and grants;
2. Providing decent, affordable housing to low-income families and nonprofit housing service providers through new construction and existing housing;
3. Providing quality public and community facilities which meet the needs of low and moderate income individuals and those with special needs and disabilities;
4. Providing assistance to low-income residents who are in need of work, housing, transportation or other support services;
5. Providing accessibility improvements to meet the needs of elderly persons and persons with disabilities; and
6. Providing ongoing fair housing activities to promote nondiscriminatory practices throughout the community.

These sub-goals are targeted through a variety of programs, including:

- Deferred-Payment, Zero-Interest Loan Program,
- Midland Senior Housing facilities,
- Building Trades,
- Down payment assistance program, and
- Secondary agency grants to organizations which serve low-income residents, persons with mental and physical disabilities, homeless shelters, and those organizations which provide support services.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 45 - Geographic Priority Areas

1	Area Name:	Community-Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City has not identified any geographically specific investment areas within the jurisdiction. The use of CDBG funds will be community-wide and available to any eligible subrecipient who is able to work to accomplish the identified goals of the Consolidated Plan.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 46 – Priority Needs Summary

1	<b>Priority Need Name</b>	Maintain Existing Housing Stock
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Community-Wide
	<b>Associated Goals</b>	Maintain Existing Housing Stock
	<b>Description</b>	Maintaining the current housing stock in a standard and code compliant form through housing rehabilitation assistance is key to providing safe and affordable housing within the city
	<b>Basis for Relative Priority</b>	Through evaluation of the community needs assessment and market analysis, through consultations with community-based housing service providers, and through public comments, the need for maintaining the existing housing stock has been determined as a high priority by the city.
2	<b>Priority Need Name</b>	Provide Decent, Affordable Housing
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Community-Wide
	<b>Associated Goals</b>	Provide Decent, Affordable Housing
	<b>Description</b>	Providing decent, affordable housing to low-income families and persons with disabilities and special needs, through new construction and the continued improvements to existing housing facilities to maintain sustainability.
	<b>Basis for Relative Priority</b>	Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing additional safe, decent and affordable housing while continuing to support activities which promotes the sustainability of existing affordable housing facilities is a high priority need.
3	<b>Priority Need Name</b>	Provide Quality Public and Community Facilities
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Community-Wide
	<b>Associated Goals</b>	Provide Quality Public and Community Facilities
	<b>Description</b>	Providing quality public and community facilities which meet the needs of low and moderate income individuals and those with special needs or disabilities.
	<b>Basis for Relative Priority</b>	Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing quality public and community facilities which meet the needs of low and moderate income individuals and those with special needs and disabilities is a high priority need.

4	<b>Priority Need Name</b>	Provide Support Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Community-Wide
	<b>Associated Goals</b>	Provide Support Services
	<b>Description</b>	Providing assistance to low-income residents who are in need of work, housing, transportation or other support services.

	<b>Basis for Relative Priority</b>	Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing services which assist in meeting the housing, work, transportation and other needs of low-income residents is a high priority need.
5	<b>Priority Need Name</b>	Provide Accessibility Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Community-Wide
	<b>Associated Goals</b>	Provide Accessibility Improvements
	<b>Description</b>	Providing accessibility improvements to meet the needs of elderly persons and persons with disabilities or special needs.
	<b>Basis for Relative Priority</b>	Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing accessibility improvements to benefit elderly residents or residents with special needs or disabilities is a high priority need.
6	<b>Priority Need Name</b>	Provide Ongoing Fair Housing Activities
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Community-Wide
	<b>Associated Goals</b>	Provide Ongoing Fair Housing Activities
	<b>Description</b>	Providing ongoing fair housing activities to promote nondiscriminatory practices throughout the community.
	<b>Basis for Relative Priority</b>	Through evaluation of the community needs assessment and market analysis, through consultations with community-based organizations, and through public comments, the city has determined that providing ongoing fair housing activities which promote nondiscriminatory practices is a high priority need.

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City of Midland is an entitlement community of HUD's Community Development Grant Program. As such, the city receives on a yearly basis an allocation of funds to undertake the projects and activities identified to meet the goals of the Consolidated Plan. On an annual basis, the city reviews project proposals from potential subrecipients to determine how to best use the CDBG funds to meet the most urgent needs of the low and moderate income residents of the city. During this review, an assessment is made regarding the amount of funds that would be leveraged as part of the proposed project; projects with additional funds to be leveraged have a better likelihood of being funded since it indicates that many resources are being used to meet the given need.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	233,381	5,000	80,000	318,381	0	The city anticipates receiving \$233,381 in entitlement CDBG funds for the upcoming year. Additionally, staff anticipates program income during the prior year of \$5,000. Lastly, carry-over funds from prior years is anticipated to be \$80,000.

Table 47 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Midland will review all subrecipient project funding requests for how additional resources (private, state, and local funds) will be leveraged to accomplish the goals of the project. Applicants must indicate how additional funding will be obtained, or give an indication of an attempt to obtain, when applying for CDBG funds. Matching funds are not required for CDBG projects.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Over time the City has acquired residential lots through blight removal activities or other means. When determining locations for Building Trades homes, these properties are given the highest consideration. These lots that are owned by the city will continue to be used for building additional affordable housing units when funding allows and when the locations met the needs of the perspective buyers.

**Discussion**

With the finite amount of CDBG funds allocated to the City on an annual basis the City has determined that the best way to accomplish the goals of the Consolidated Plan is to maintain and continue to develop a strong collaborative effort between public and private initiatives. With a collaborative effort, additional resources are able to be leveraged throughout the year by many different projects.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MIDLAND	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

**Table 48 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Midland is the lead agency in the implementation of this Consolidated Plan. The City has worked extensively to develop a public and private cooperative environment which has led to many community development and housing programs and initiatives which meet the needs of low and moderate income residents of the city. The partnerships which exist currently are with the Midland Public School District and the various subrecipient relationships as part of CDBG funding. At this time, the city has not identified any gaps within the existing institutional structure.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	



Street Outreach Services			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

**Table 49 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Many services exist within the City of Midland to meet the needs of homeless persons within the community, all of which are provided by community-based public and nonprofit agencies. The City of Midland does not have a sizeable population of persons with HIV (less than 35 individuals throughout Midland County as a whole), and as such, services targeting this subpopulation are not widely available.

Community Mental Health of Central Michigan, the Council on Domestic Violence and Sexual Assault (Shelterhouse), the Open Door (including the Recovery House and House of Mercy), Ten16 Recovery Network, Midland Area Homes, American Red Cross, Salvation Army, MidMichigan Community Action Agency, the Housing for the Homeless Coalition, Caregiving Network, Midland County Department of Human Services, Midland County Veterans Services, Midland Community Former Offenders Advocacy and Rehabilitation, the Midland County Emergency Food Pantry Network, and numerous local churches all provide supportive services to homeless persons, including persons with HIV as needed, within the community. These services consist of emergency shelter, support services (including utility and rent/mortgage assistance), rapid rehousing, emergency food and clothing assistance, eviction prevention, and other financial assistance.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The many organizations that provide service to special needs residents and persons experiencing homelessness actively participate in two organizations which facilitate monthly round-table discussions and network development. These collaborative organizations are the Midland County Continuum of Care and the Inter-Agency Network. These two organizations are vital to the strength of the service delivery system that exists within the city. When gaps in service are identified, which usually relate to exhausted funds, the participating agencies communicate these needs in the group setting and through joint communication.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The city recognizes that the success of the current service delivery system is a product of the current collaborative environment which exists between organizations of the private and public sectors. Maintaining this environment is vital to the success of the implementation of this five-year plan and ultimately to meeting the priority needs that have been determined in this plan.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain Existing Housing Stock	2015	2019	Affordable Housing	Community-Wide	Maintain Existing Housing Stock	CDBG: \$65,884	Homeowner Housing Rehabilitated: 75 Household Housing Unit
2	Provide Decent, Affordable Housing	2015	2019	Affordable Housing Non-Homeless Special Needs	Community-Wide	Provide Decent, Affordable Housing		Rental units constructed: 3 Household Housing Unit  Homeowner Housing Added: 2 Household Housing Unit
3	Provide Quality Public and Community Facilities	2015	2019	Affordable Housing Non-Housing Community Development	Community-Wide	Provide Quality Public and Community Facilities	CDBG: \$160,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Support Services	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	Community-Wide	Provide Support Services	CDBG: \$31,997	Public service activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted
5	Provide Accessibility Improvements	2015	2019	Non-Homeless Special Needs	Community-Wide	Provide Accessibility Improvements	CDBG: \$6,000	Rental units rehabilitated: 20 Household Housing Unit  Homeowner Housing Rehabilitated: 20 Household Housing Unit
6	Provide Ongoing Fair Housing Activities	2015	2015	Fair Housing	Community-Wide	Provide Ongoing Fair Housing Activities	CDBG: \$3,500	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted

**Table 50 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Maintain Existing Housing Stock
	<b>Goal Description</b>	Through grant and loan programs, the city will administer its own and partner with local community-based organizations, when possible, to provide assistance with home repairs to low and moderate income families. By maintaining the existing housing stock, households will have a greater likelihood of maintaining their residence.

<b>2</b>	<b>Goal Name</b>	Provide Decent, Affordable Housing
	<b>Goal Description</b>	Through the continued partnership with the Midland Public School District and through future partnerships with housing service agencies who are perspective buyers of the Building Trades homes, the city will be able to provide additional affordable, and likely barrier-free or highly accessible, housing units within the community.
<b>3</b>	<b>Goal Name</b>	Provide Quality Public and Community Facilities
	<b>Goal Description</b>	Through partnerships with community-based organizations, assistance will be provided when needed to rehabilitate or improve a public or community facility which serves to meet the needs of low and moderate income residents, homeless, and those with special needs or disabilities.
<b>4</b>	<b>Goal Name</b>	Provide Support Services
	<b>Goal Description</b>	Through partnerships with community-based organizations, assistance will be provided when needed to public services which work to meet the housing, employment, transportation and other needs of low and moderate income residents, homeless persons, and those residents with special needs or disabilities of the city.
<b>5</b>	<b>Goal Name</b>	Provide Accessibility Improvements
	<b>Goal Description</b>	Through partnerships with community-based organizations, assistance will be provided for activities which work to remove architectural barriers and provide additional accessibility features to housing units which are occupied by persons with special needs or disabilities, including elderly residents.
<b>6</b>	<b>Goal Name</b>	Provide Ongoing Fair Housing Activities
	<b>Goal Description</b>	In accordance with the city's fair housing plan, the city will continue to provide ongoing fair housing activities which work to promote nondiscriminatory practices within the community. Further fair housing is a priority of the CDBG program and the city will continue to work to meet its fair housing goals.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Midland will continue to provide 364 city-owned and operated, affordable, senior, rental, housing units between the two senior housing facilities, Washington Woods and Riverside Place. Through private housing service providers an additional 1,269 units will be

provided. In total, this will be 1,633 units of affordable housing within the jurisdiction. At full occupancy, 1,633 households will be provided with affordable housing through subsidized programs.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The City of Midland is not a public housing authority (PHA). As such, there are no federally funded, governmentally owned public housing units within the City of Midland.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The City has not identified any negative effect of public policies on affordable housing and residential investment. The local building code is consistent with that of the international, federal, and state codes, we have no established limits on growth, and due to the large industrial base the city has the lowest city millage rates in the state. Residents of the City of Midland receive a very high level of public services and modern facilities without the increased tax burden faced by many communities.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City will continue to review any public comments received regarding current policies in order to remove any barriers that might exist but that the city is currently unaware.



## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Many services exist within the City of Midland to meet the needs of homeless persons within the community, all of which are provided by community-based public and nonprofit agencies. The provision of these services is through a collaborative effort facilitated by the Midland County Continuum of Care. The Midland County Continuum of Care will continue with taking the lead on reaching out to homeless persons and assessing their individual needs. The City of Midland will continue to be a member of the Continuum in order to stay informed on the needs that exist and to coordinate the efforts between the public and nonprofit sectors.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City will continue to provide the opportunity for organizations which operate emergency shelter or transitional housing to apply for CDBG on a yearly basis. Where an urgent need exists, the city will work to meet that need through the financial resources available through the CDBG program.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The city will continue to work with the many partners who provide direct assistance to individuals and families who are in need of these services. Funding opportunities through the CDBG program will be available on a yearly basis to provide additional financial assistance to organizations which are working to meet these needs. Additionally, the city will continue to participate in the Midland County Continuum of Care which facilitates these services to meet these needs in order to stay informed with the needs of the community.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Through the six goals establish in this plan, the city will continue to provide the financial support through the CDBG program to address the most urgent needs faced by the individuals in these

situations. Maintaining the high quality housing services that exist within the community is a vital part of meeting this need.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Through the Community Development Department, the city manages a rental inspection program which serves to ensure the quality of rental housing in the community. This program requires all rentals units to be inspected and certified every two years, in accordance with the city's Housing Ordinance. Currently, each unit is required to comply with the adopted 2009 International Property Maintenance Code and the 2009 Michigan Residential Code, for one and two unit dwellings, or the 2012 Michigan Building Code, for rental units containing 3 or more units. It is anticipated that during the next year the city will adopt the 2012 International Property Maintenance and Michigan Residential Codes.

Additionally, the city complies with all federal regulations regarding lead-based paint. The city's Housing Technician, who oversees the housing rehabilitation program funded through CDBG funds, is a certified Lead Abatement Supervisor in accordance with the requirements of 40 CFR 745.225(d)3; *HUD Guidelines for Lead Supervisors*. This position is required to maintain this certification. Additionally, all contractors used on housing rehabilitation projects must maintain a lead certification.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The actions which will be undertaken are meant to prevent any lead poisoning and to reduce the amount of hazards. Within the city, an exact number of homes with lead-based paint is not known; however, it is estimated that over 800 homes exist with lead-based paint which are home to families with children. Through the actions highlighted, the city will continue to stay compliant with all federal regulations regarding lead-based paint.

### **How are the actions listed above integrated into housing policies and procedures?**

The City of Midland currently complies with all federal regulations regarding lead-based paint. Full compliance is a policy of the housing rehabilitation program administered by the city. The program is administered in a way which ensures the procedures follow the policy in order to ensure full compliance.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The overall goals of the community development and housing programs of the City of Midland are that residents of the city might have safe, affordable and accessible housing; access to a comprehensive network of housing, economic and other support services; and access to quality public facilities.

Through providing a public and private cooperative environment leading to effective community development and housing programs and initiatives, the city will be able to reduce the number of poverty-level families within the community. Coordination with community-based organizations is necessary to provide the hands-on programs and services which assist poverty-level residents in obtaining the skills, education, training and employment necessary to raise income sufficient to maintain a home at market rent. Programs targeting these goals will include public services, public facility improvements and housing programs.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The goals, programs, and policies of the city which are outlined in this plan will all work to coordinate efforts in providing additional affordable housing. With limited resources available through CDBG, it is important that the city use its other partnerships to provide additional housing, especially through the Building Trades program. The senior housing facilities owned and operated by the city, through the use of local funds, will continue to be managed in a way which provides the availability of affordable senior housing choices.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Internal monitoring of the city's programs, and those undertaken by subrecipients, will occur at least annually. The City of Midland monitors its performance through the Consolidated Annual Performance and Evaluation Report (CAPER), which is submitted to HUD for approval on a yearly basis. Staff also monitors program timeliness through financial reports and quarterly drawdowns.

The City of Midland reviews requests for reimbursement from subrecipients prior to authorizing payment for activities. The city will monitor activities of subrecipients to determine that all procedures and requirements specified in the Subrecipient Agreements are followed to ensure compliance with all HUD regulations. The city will continue to reserve the right to take corrective actions as necessary.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City of Midland is an entitlement community of HUD's Community Development Grant Program. As such, the city receives on a yearly basis an allocation of funds to undertake the projects and activities identified to meet the goals of the Consolidated Plan. On an annual basis, the city reviews project proposals from potential subrecipients to determine how to best use the CDBG funds to meet the most urgent needs of the low and moderate income residents of the city. During this review, an assessment is made regarding the amount of funds that would be leveraged as part of the proposed project; projects with additional funds to be leveraged have a better likelihood of being funded since it indicates that many resources are being used to meet the given need.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	233,381	5,000	80,000	318,381	0	The city anticipates receiving \$233,381 in entitlement CDBG funds for the upcoming year. Additionally, staff anticipates program income during the prior year of \$5,000. Lastly, carry-over funds from prior years is anticipated to be \$80,000.

**Table 51 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Midland will review all subrecipient project funding requests for how additional resources (private, state, and local funds) will be leveraged to accomplish the goals of the project. Applicants must indicate how additional funding will be obtained, or give an indication of an attempt to obtain, when applying for CDBG funds. Matching funds are not required for CDBG projects.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Over time the City has acquired residential lots through blight removal activities or other means. When determining locations for Building Trades homes, these properties are given the highest consideration. These lots that are owned by the city will continue to be used for building additional affordable housing units when funding allows and when the locations met the needs of the perspective buyers.

**Discussion**

With the finite amount of CDBG funds allocated to the City on an annual basis the City has determined that the best way to accomplish the goals of the Consolidated Plan is to maintain and continue to develop a strong collaborative effort between public and private initiatives. With a collaborative effort, additional resources are able to be leveraged throughout the year by many different projects.



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	Maintain Existing Housing Stock	2015	2015	Affordable Housing	Community-Wide	Maintain Existing Housing Stock	CDBG: \$65,884	Homeowner Housing Rehabilitated: 18 Household Housing Unit
<b>2</b>	Provide Decent, Affordable Housing	2015	2015	Affordable Housing Non-Homeless Special Needs	Community-Wide	Provide Decent, Affordable Housing		Homeowner Housing Added: 1 Household Housing Unit
<b>3</b>	Provide Quality Public and Community Facilities	2015	2019	Affordable Housing Non-Housing Community Development	Community-Wide	Provide Quality Public and Community Facilities	CDBG: \$160,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4760 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 410 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Support Services	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	Community-Wide	Provide Support Services	CDBG: \$31,997	Public service activities other than Low/Moderate Income Housing Benefit: 708 Persons Assisted
5	Provide Accessibility Improvements	2015	2019	Non-Homeless Special Needs	Community-Wide	Provide Accessibility Improvements	CDBG: \$6,000	Rental units rehabilitated: 4 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit
6	Provide Ongoing Fair Housing Activities	2015	2015	Fair Housing	Community-Wide	Provide Ongoing Fair Housing Activities	CDBG: \$3,500	Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted

**Table 52 – Goals Summary**

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The proposed projects of the First Year Action Plan are intended to be in direct line with the goals and strategy of the 5-Year Consolidated Plan. Through a community application process, the city has been able to identify the following projects which will directly work to meet the objectives, goals and strategies of the Consolidated Plan. These activities target the priority needs of the community while also meeting the statutory goals of the CDBG program.

#### Projects

#	Project Name
1	Planning & Administration
2	Housing Rehabilitation Administration
3	Zero-Interest, Deferred Payment Home Rehabilitation Loans
4	Minor Emergency Home Repairs - Midland Area Home
5	Critical Home Repairs - Midland County Habitat for Humanity
6	Public Facility Rehabilitation - Big Brothers Big Sisters of the Great Lakes Bay Region
7	Public Facility Rehabilitation - Caregiving Network
8	Public Facility Rehabilitation - Cleveland Manor
9	Public Facility Rehabilitation - Washington Woods
10	Literacy Services - The Legacy Center for Community Success
11	Dial-A-Ride Tickets - Reece Endeavor
12	Fair Housing Testing - Legal Services of Eastern Michigan
13	Family Ties Program - West Midland Family Center
14	Transportation Assistance - Cancer Services
15	Housing/Work Assistance - Midland Community Former Offenders
16	Bathtub Conversion Program - Washington Woods
17	Accessibility Ramps - Midland Area Homes
18	Contingency Fund

**Table 53 – Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Through the application process, the city was able to select which proposed projects directly work to meet the most urgent needs of the community. With a finite amount of money available to award, not every proposed project was able to be funded. Allocations priorities were based off of the urgency of the need that was presented, leveraging of additional funds, and project eligibility under the CDBG

program.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Planning & Administration
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Maintain Existing Housing Stock Provide Decent, Affordable Housing Provide Quality Public and Community Facilities Provide Support Services Provide Accessibility Improvements Provide Ongoing Fair Housing Activities
	<b>Needs Addressed</b>	Maintain Existing Housing Stock Provide Decent, Affordable Housing Provide Quality Public and Community Facilities Provide Support Services Provide Accessibility Improvements Provide Ongoing Fair Housing Activities
	<b>Funding</b>	CDBG: \$43,000
	<b>Description</b>	This activity will consist of the general planning and administration of the City's Community Development Block Grant Program. The costs associated with this activity will cover a portion of the salary and benefits of city staff, the cost of HUD training programs, office supplies needed to administer the program, and required notices in the Midland Daily News.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Given that this is the general planning and administration of the program, it can be assumed that all of those who benefit from a CDBG activity throughout the program year can be counted as benefiting from the general planning and administration.
	<b>Location Description</b>	This will be a community-wide activity.
	<b>Planned Activities</b>	All funded CDBG activities in the 2015-16 program year will fall under the work of the general planning and administration.
2	<b>Project Name</b>	Housing Rehabilitation Administration
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Maintain Existing Housing Stock
	<b>Needs Addressed</b>	Maintain Existing Housing Stock
	<b>Funding</b>	CDBG: \$10,000

	<b>Description</b>	Funds used for this project will cover a portion of the City's Housing Technician to oversee the housing rehabilitation program, as well as cover the costs associated with the required certifications and lead training throughout the year.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All families who benefit from the housing rehabilitation program will benefit from this activity. It is estimated that 3 families will benefit from this program during the 2015-16 year.
	<b>Location Description</b>	This program is community-wide and takes place at homeowner residences throughout the city upon approval of a homeowner's application.
	<b>Planned Activities</b>	The planned activities associated with this project include all parts of the housing rehabilitation program. This includes providing zero-interest, deferred payment loans to low- and moderate-income homeowners who need assistance with emergency home repair projects. These projects can include new roofs, plumbing & electrical upgrades, furnace replacements, etc.
<b>3</b>	<b>Project Name</b>	Zero-Interest, Deferred Payment Home Rehabilitation Loans
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Maintain Existing Housing Stock
	<b>Needs Addressed</b>	Maintain Existing Housing Stock
	<b>Funding</b>	CDBG: \$20,884
	<b>Description</b>	The funds used for this project will be provided as zero-interest, deferred payment home loans to low- and moderate-income homeowners who need assistance with emergency home repairs.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 3 families will benefit from this proposed activity during the 2015-16 program year.
	<b>Location Description</b>	This program is community-wide. Projects are competed on a case-by-case basis when applicants are approved for the loan.
	<b>Planned Activities</b>	The housing rehabilitation activities will consist of providing emergency repairs which can include new roofs, plumbing & electrical upgrades, furnace replacement, hot water heater replacement, etc.

4	<b>Project Name</b>	Minor Emergency Home Repairs - Midland Area Home
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Maintain Existing Housing Stock
	<b>Needs Addressed</b>	Maintain Existing Housing Stock
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	This activity will fund Midland Area Homes to provide minor, emergency home repairs to low-income households within the city.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 10 families will benefit from these minor emergency home repairs.
	<b>Location Description</b>	This program is community-wide. Individual projects are undertaken on a case-by-case basis when the applicant meets the income requirements of the program.
	<b>Planned Activities</b>	The minor home repairs will consist of patches to leaky roofs, new furnaces and hot water heaters, minor plumbing and electrical repairs, drywall repairs, etc.
5	<b>Project Name</b>	Critical Home Repairs - Midland County Habitat for Humanity
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Maintain Existing Housing Stock
	<b>Needs Addressed</b>	Maintain Existing Housing Stock
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	This project will accomplish two critical home repairs for low-income individuals through Habitat for Humanity's Neighborhood Revitalization Initiative.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that two families will benefit from the proposed activities.
	<b>Location Description</b>	These home repairs will take place within Habitat for Humanity's identified Neighborhood Revitalization area which is concentration around Carpenter Shool.



	<b>Planned Activities</b>	The planned activities will consist of critical home repairs which means at least 15% of the home's value will be invested in exterior improvements.
<b>6</b>	<b>Project Name</b>	Public Facility Rehabilitation - Big Brothers Big Sisters of the Great Lakes Bay Region
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Provide Quality Public and Community Facilities
	<b>Needs Addressed</b>	Provide Quality Public and Community Facilities
	<b>Funding</b>	CDBG: \$17,000
	<b>Description</b>	This public facility rehabilitation project will consist of remodeling a greenhouse-style window area of the organization's current facility in order to make the space usable for programming and staff.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 260 people will benefit from this activity. This number consists of the staff, the children and volunteers who will be able to use the space.
	<b>Location Description</b>	This project will take place at 2200 N Saginaw Road, Midland, Michigan, 48640.
	<b>Planned Activities</b>	The planned activity will consist of remodeling the greenhouse-style window area to provide for better energy efficiency (better insulation) and a water-tight seal through removing the vast majority of the glass portion and replacing it with a regular roof with interior drywall.
<b>7</b>	<b>Project Name</b>	Public Facility Rehabilitation - Caregiving Network
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Provide Quality Public and Community Facilities
	<b>Needs Addressed</b>	Provide Quality Public and Community Facilities
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	This project will provide funds to Caregiving Network to construct new bathroom facilities in the organization's facility which is being rehabilitated to provide space to implement programming to benefit people living in poverty in the city.
	<b>Target Date</b>	6/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that approximately 4,500 people (1,000 households) will benefit from this project and the new space that is created for programming.
	<b>Location Description</b>	This project will take place at 607 Gordon Street, Midland, Michigan, 48640.
	<b>Planned Activities</b>	The planned activities include the construction of two single-sex, handicapped-accessible bathrooms within the new program space.
<b>8</b>	<b>Project Name</b>	Public Facility Rehabilitation - Cleveland Manor
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Maintain Existing Housing Stock Provide Quality Public and Community Facilities
	<b>Needs Addressed</b>	Maintain Existing Housing Stock Provide Quality Public and Community Facilities
	<b>Funding</b>	CDBG: \$38,000
	<b>Description</b>	This project will consist of upgrading the parking lot lighting at the Cleveland Manor senior housing facility. The current lights are not longer manufactured and replacement pieces are very difficult to source. The upgrades will provide the facility with better lighting which is more energy efficient and safe.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 196 households will benefit from this project.
	<b>Location Description</b>	This project will take place at 2200 Cleveland Avenue, Midland, Michigan, 48640.
<b>9</b>	<b>Planned Activities</b>	The activity will consist of replacing and upgrading the parking lot lighting to fixtures which are more energy efficient and safe.
	<b>Project Name</b>	Public Facility Rehabilitation - Washington Woods
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Maintain Existing Housing Stock Provide Quality Public and Community Facilities
	<b>Needs Addressed</b>	Maintain Existing Housing Stock Provide Quality Public and Community Facilities

	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	This project will consist of upgrading an elevator within the east side of Washington Woods. The elevator was installed in 1984 and the current parts are obsolete. The upgrade will bring the elevator up to current standards and sustain the usability of this senior housing facility.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 214 households will benefit from this project.
	<b>Location Description</b>	The project will take place at 821 Cambridge Street, Midland, Michigan, 48642.
	<b>Planned Activities</b>	The activity will consist of the upgrading of the elevator to current standards which will provide a better working condition and improved safety.
<b>10</b>	<b>Project Name</b>	Literacy Services - The Legacy Center for Community Success
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Provide Support Services
	<b>Needs Addressed</b>	Provide Support Services
	<b>Funding</b>	CDBG: \$4,000
	<b>Description</b>	This project will provide funds to support the literacy services that The Legacy Center provides to adults who are working to obtain high scores on work placement exams.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that at least 40 individuals will benefit from this activity.
	<b>Location Description</b>	This service is provided city-wide.
	<b>Planned Activities</b>	The proposed activities will provide literacy services to adults who are working to score well on the work placement exams provided by Michigan Works!
<b>11</b>	<b>Project Name</b>	Dial-A-Ride Tickets - Reece Endeavor
	<b>Target Area</b>	Community-Wide

	<b>Goals Supported</b>	Provide Support Services
	<b>Needs Addressed</b>	Provide Support Services
	<b>Funding</b>	CDBG: \$2,997
	<b>Description</b>	This project will provide funding to Reece Endeavor to purchase bus tickets for the organization's clients. This organization serves individuals who have special needs, including disabilities.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 78 individuals will benefit from this proposed activity.
	<b>Location Description</b>	This activity will take place throughout the city at the various housing locations that Reece Endeavor owns and rents to individuals with special needs.
	<b>Planned Activities</b>	This activity will consist of purchasing 444 ticket booklets for Dial-A-Ride tickets which will be distributed to tenants who receive housing assistance from the Reece Endeavor.
<b>12</b>	<b>Project Name</b>	Fair Housing Testing - Legal Services of Eastern Michigan
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Provide Ongoing Fair Housing Activities
	<b>Needs Addressed</b>	Provide Ongoing Fair Housing Activites
	<b>Funding</b>	CDBG: \$3,500
	<b>Description</b>	This project consists of providing on-going fair housing testing and enforcement activities that will curb housing discrimination and guarantee equal opportunity to housing within the City of Midland.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is difficult to determine an estimate of the number of individuals that this project will directly benefit since this activity benefits the entire population of the city. However, with 13 tests proposed for the program year, it can be accurately assumed that 15-20 individuals will benefit from this activity.
	<b>Location Description</b>	This activity is community-wide but will focus on primarily low-income census tracts.

	<b>Planned Activities</b>	The funds will be used to pay for the staffing and operational costs to provide for fair housing testing and enforcement activities within the City of Midland. The activities include recruiting and training testers, scheduling and conducting fair housing tests, validating the accuracy and results of the test reports, recording test results and costs along with analyzing the results and filing complaints with HUD and negotiating conciliations, as warranted.
<b>13</b>	<b>Project Name</b>	Family Ties Program - West Midland Family Center
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Provide Support Services
	<b>Needs Addressed</b>	Provide Support Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	The purpose of this project is to strengthen low-income, at-risk families from the city through providing a well-rounded, family oriented program which facilitates quality family time through engaging activities and unique opportunities.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 30 people (10 households) will benefit from this program.
	<b>Location Description</b>	This program will benefit City of Midland residents and will take place at 4011 West Isabella Road, Shepherd, Michigan, 48883.
<b>14</b>	<b>Planned Activities</b>	This program will consist of a Summer Program for children and families and in house counseling for adults and children.
	<b>Project Name</b>	Transportation Assistance - Cancer Services
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Provide Support Services
	<b>Needs Addressed</b>	Provide Support Services
	<b>Funding</b>	CDBG: \$7,500
	<b>Description</b>	This program will provide low-income individuals who have been diagnosed with cancer free transportation to chemo/radiation and follow-up appointments.
	<b>Target Date</b>	6/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 300 individuals will benefit from the proposed activity.
	<b>Location Description</b>	This activity is community-wide.
	<b>Planned Activities</b>	The planned activities will consist of providing free rides or gas reimbursement to low-income individuals to cover the costs of attending chemo/raditaion and follow-up appointments.
<b>15</b>	<b>Project Name</b>	Housing/Work Assistance - Midland Community Former Offenders
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Provide Support Services
	<b>Needs Addressed</b>	Provide Support Services
	<b>Funding</b>	CDBG: \$7,500
	<b>Description</b>	This program will provide additional funding to allow for additional assistance to the clients served by Midland Community Former Offenders. The former offender population is not readily served within the city and this program will see to meeting the needs of more of these individuals in order to reduce recidivism and develop this individuals into productive members of the community.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that this activity will benefit 260 people (approximately 100 households).
	<b>Location Description</b>	This activity will take place throughout the community.
	<b>Planned Activities</b>	This program will consist of covering costs for employment readiness (materials and equipment), entitlements (state ID's, driver's license, birth certificates, driver's tests), transportation, resume preparation, work search, employer networking, and housing assistance.
<b>16</b>	<b>Project Name</b>	Bathtub Conversion Program - Washington Woods
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Provide Accessibility Improvements
	<b>Needs Addressed</b>	Provide Accessibility Improvements
	<b>Funding</b>	CDBG: \$4,000

	<b>Description</b>	This project will provide four apartments within Washington Woods with a bathtub side which has been reduced to allow for easier shower access for the elderly residents.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 4 households will benefit from the proposed activity.
	<b>Location Description</b>	This project will take place at 821 Cambridge Street, Midland, Michigan, 48642.
	<b>Planned Activities</b>	The activity will consist of cutting down four bathtub sides within four different units to make it easier for the elderly residents to access the shower.
<b>17</b>	<b>Project Name</b>	Accessibility Ramps - Midland Area Homes
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	Provide Accessibility Improvements
	<b>Needs Addressed</b>	Provide Accessibility Improvements
	<b>Funding</b>	CDBG: \$2,000
	<b>Description</b>	This project will provide Midland Area Homes funding to install temporary handicap accessible ramps on housing units on an urgent need basis.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 4 households will benefit from this activity.
	<b>Location Description</b>	This program will take place on a community-wide basis and will be dependent on the individual needs of those low-income individuals who apply for the program.
	<b>Planned Activities</b>	The activity will consist of providing handicap-accessible ramps on an urgent need basis to low-income individuals who need assistance accessing their homes.
<b>18</b>	<b>Project Name</b>	Contingency Fund
	<b>Target Area</b>	Community-Wide
	<b>Goals Supported</b>	

	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$8,000
	<b>Description</b>	This funds are factored into the yearly budget since HUD allocation are possible to change and to allow for cost overruns.
	<b>Target Date</b>	6/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is not known how many individuals or families will benefit from this activity at this time.
	<b>Location Description</b>	The contingency funds will be used as needed to support any of the community-wide or location-specific projects that are funded during the program year.
	<b>Planned Activities</b>	These funds will be used as needed to support any of the awarded projects during the year.



## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The City of Midland is located in the southwestern portion of Midland County. Midland County is located in the east central portion of Michigan's Lower Peninsula, approximately 120 miles north, northwest of Detroit and 90 miles north, northeast of Lansing. The City of Midland forms a portion of the metropolitan area comprised of three large cities: Bay City, Saginaw and Midland. The City of Midland has an estimated population of 42,153, according to the U.S. Census Bureau's American Community Survey 2009-2013.

Within the community, there are concentrations of low-income residents within Census Tracts 2901, 2902 and 2906. Given the fact that most of the low-income population within the city is located throughout different census tracts, the city has determined that funding should be available community-wide to best meet the needs of low-income residents. The city does not contain any concentrations of minority populations.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Community-Wide	100

**Table 54 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

As mentioned above, G=given the fact that most of the low-income population within the city is located throughout different census tracts, the city has determined that funding should be available community-wide to best meet the needs of low-income residents.

### **Discussion**

Areas of focused funding will continued to be reviewed in future years in order to determine whether or not a sufficient need exists in one specific area of the community which warrants the need for concentrated funding. At this time, the city has not identified any specific areas.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Through grant and loan programs, home repair assistance will be provided to low-income households in order to preserve the existing affordable housing stock within the city. Additionally, the city will continue to partner with the Midland Public School District to provide additional affordable housing units within the city, which can be barrier-free or be constructed with specific accessibility measures in mind.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	422
Special-Needs	4
Total	426

**Table 55 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	18
Acquisition of Existing Units	0
Total	19

**Table 56 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

During the program year, the city will partner with Midland Area Homes, Midland County Habitat of Humanity and the Midland Public School District to provide affordable housing initiatives within the city.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Midland is not a public housing authority (PHA). As such, there are no federally funded, governmentally owned public housing units within the City of Midland. However, there are 364 publicly owned, governmentally operated, and locally funded senior housing units between the two city-owned facilities, Washington Woods and Riverside Place.

### **Actions planned during the next year to address the needs to public housing**

Two projects are proposed to take place within the city-owned senior housing facility, Washington Woods. These projects are the upgrades to one of the facility's east elevators and the bathtub conversion program which cuts down a portion of the bathtub side within the four units of the facility. This program removes a barrier to make it easier for the elderly occupants to access the shower.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

N/A

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

N/A

### **Discussion**

N/A

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

Through collaboration with the Midland County Continuum of Care, the city will continue to partner with many organizations to provide assistance in meeting the needs of homeless and other special needs persons.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Midland County Continuum of Care will continue with taking the lead on reaching out to homeless persons and assessing their individual needs. The Continuum has a current 10-year plan to end homelessness which outlines the importance collaborative effort to reach this goal. The City of Midland will continue to be a member of the Continuum in order to stay informed on the needs that exist and to coordinate the efforts between the public and nonprofit sectors.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City will continue to provide the opportunity for organizations which operate emergency shelter or transitional housing to apply for CDBG on a yearly basis. Where an urgent need exists, the city will work to meet that need through the financial resources available through the CDBG program. During the upcoming year, a direct activity to address this need has not yet been identified.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The city will continue to work with the many partners who provide direct assistance to individuals and families who are in need of these services. Funding opportunities through the CDBG program will be available on a yearly basis to provide additional financial assistance to organizations which are working to meet these needs. Additionally, the city will continue to participate in the Midland County Continuum of Care which facilitates these services to meet these needs in order to stay informed with the needs of the community.

#### **Helping low-income individuals and families avoid becoming homeless, especially extremely**

**low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Through the six goals establish in this plan, the city will continue to provide the financial support through the CDBG program to address the most urgent needs faced by the individuals in these situations. Maintaining the high quality housing services that exist within the community is a vital part of meeting this need.

### **Discussion**

The City will continue to work with its many community partners to address the homeless needs within the community. Collaboration with multiple organizations will allow for the leveraging of additional resources, which will be vital to the success of these endeavors.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The City has not identified any negative effect of public policies on affordable housing and residential investment. The local building code is consistent with that of the international, federal, and state codes, we have no established limits on growth, and due to the large industrial base the city has the lowest city millage rates in the state. Residents of the City of Midland receive a very high level of public services and modern facilities without the increased tax burden faced by many communities.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Since the city has not identified any negative effects there are no actions planned for the upcoming year.

### **Discussion:**

The City will continue to review any public comments received regarding current policies in order to remove any barriers that might exist but that the city is currently unaware.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Through a competitive application process, the city has selected the proposed activities which best meet the most urgent needs of the community. While use of CDBG funding is limited to only eligible activities, the city will work using additional local funds to work to meet the affordable housing needs of the city.

### **Actions planned to address obstacles to meeting underserved needs**

Through the application process, many community based organizations were able to present requests for meeting the underserved needs within the community. The city, through city staff, the Housing Commission, and City Council, was able to determine the needs that are the most urgent and underserved. The proposed activities have been selected to meet the most underserved needs within the community.

### **Actions planned to foster and maintain affordable housing**

Through grant and loan programs, home repair assistance will be provided to low-income households in order to preserve the existing affordable housing stock within the city. Additionally, the city will continue to partner with the Midland Public School District to provide additional affordable housing units within the city, which can be barrier-free or be constructed with specific accessibility measures in mind.

### **Actions planned to reduce lead-based paint hazards**

The City of Midland currently complies with all federal regulations regarding lead-based paint. Full compliance is a policy of the housing rehabilitation program administered by the city. The program is administered in a way which ensures the procedures follow the policy in order to ensure full compliance. The city will continue to operate in this way and will ensure that all subrecipients comply with lead-based paint regulations as well.

### **Actions planned to reduce the number of poverty-level families**

Through providing a public and private cooperative environment leading to effective community development and housing programs and initiatives, the city will be able to reduce the number of poverty-level families within the community. Coordination with community-based organizations is necessary to provide the hands-on programs and services which assist poverty-level residents in obtaining the skills, education, training and employment necessary to raise income sufficient to maintain a home at market rent. Programs targeting these goals will include public services, public facility

improvements and housing programs.

### **Actions planned to develop institutional structure**

The current public and private cooperative environment that exists will continue to be developed through new partnerships with subrecipients who have never received funding before. Additionally, city staff will continue to develop partnerships with the organizations that attend the monthly Midland County Continuum of Care and Inter-Agency Network meetings.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

As previously indicated, coordination between the public and private housing and social service agencies is of paramount importance to the success of this plan. The city will continue to work to further develop these relationships.

### **Discussion:**

Through community collaboration between the public and private sector, the city will work through the mentioned activities to best meet the needs of low and moderate income residents. The first year plan will follow the goals and objectives identified within the strategic plan.



## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	5,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>5,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b>
	Midland County Homeless Point-In-Time Count 2015
	<b>List the name of the organization or individual who originated the data set.</b>
	Midland County Continuum of Care
	<b>Provide a brief summary of the data set.</b>
	The point-in-time count for persons who are experiencing homelessness is a product of the Midland County Continuum of Care. This count takes place on the last Wednesday of January every year. 2015's count took place on January 28, 2015. Many housing service providers, nonprofit organizations, social service agencies and numerous churches participate in providing the reports which are added to make the official count.
	<b>What was the purpose for developing this data set?</b>
This data set was developed as a requirement of the Continuum of Care in order to determine the number of homeless individuals within Midland County on a point in time.	
<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b>	
This data is intended to be comprehensive for Midland County and focuses only on the homeless population.	
<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b>	
This point-in-time count is a snapshot, much like the U.S. Decennial Census, of Midland County on Wednesday, January 28, 2015.	
<b>What is the status of the data set (complete, in progress, or planned)?</b>	
This data set is considered complete.	